



NTCR Updates & Enhancements and NACM Membership Benefits

Thursday, October 24, 2019

1:30 – 3:00 pm

Speakers:

Robin Schauseil
President
NACM National

Gina Calabrese Sylvester, CMP, CGA
Executive Vice President
NACM Tampa

1

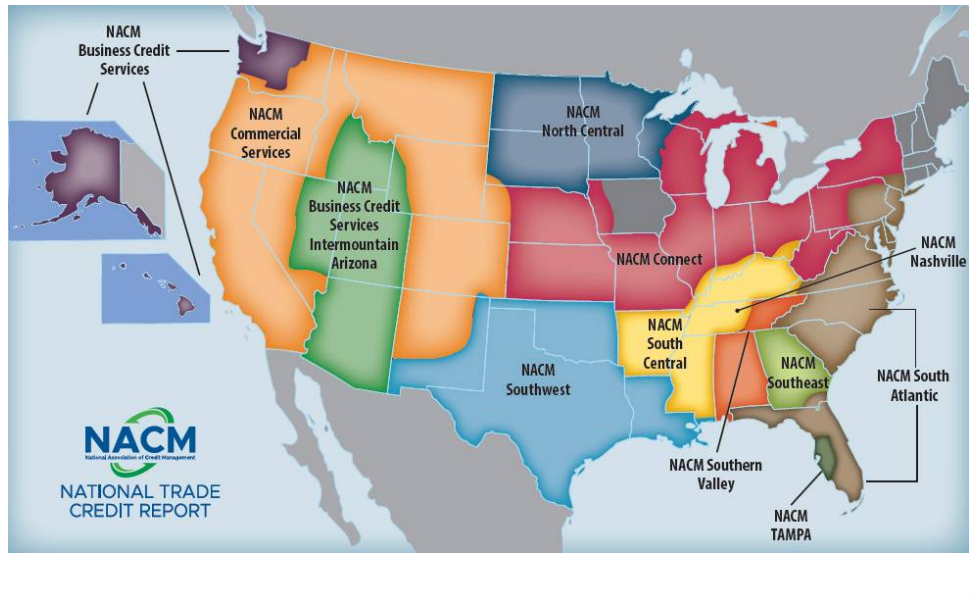
Session Outline

1. Where Does the Data Come From
2. Getting the Best Results from Your Search
 - NOW & FUTURE
3. Non-Member Credit Reference
4. Tools to Target Possible Risk
5. Industry Analysis Report
6. Insight² Report
7. NACM – Your Safe Place
8. Preferred Partners



2

Where Does the Data Come From?



3

Tips for Getting the Best Results Out of Your Search

✔ Do's

- Partial Business Name & State
- Phone Number (7 or 10 digits)*
- Partial Address & State

✘ Don'ts

- Entering Complete Business Name
- Entering Complete Address
- Entering More than 2 Fields

SUBJECT ID	BUSINESS SUBJECT/ADDRESS	CITY	STATE	ZIP	COUNTRY	PHONE	TL	F	ADDITIONAL INFO
6070677	STEVE TEST 111 PARIS ROAD	PARIS							
5839497	STEVE TEST ADV: HOLLIS CONSTRUCTION, RR 4	TAMPA	FL	33607		(813) 289-8894	5	2	
6070676	STEVE TEST 4 547 LAURIE LN	BROOKLYN	GA	11212		(813) 555-1212	1	0	
3333374	STEVE TESTA FKA: STEVE HOLLIS 4783 HALL RD.	HOLLEY	NY	14470		(585) 315-1313	5	0	
3243120	STEVEN H TESTER 112 SOURWOOD	GRAY	TN	37615		(423) 477-4199	7	0	

LESS IS MORE

4

New Search Functionality

Insight² Report
Merge credit information from NACM's National Trade Credit Report and Experian into a single comprehensive report.

Just fill out this simple form with the name and address of the business. It only takes up to a few minutes to generate the report.

AIRBEX

11729 FR

- 11729 COLLINWOOD COURT FREDERICKSBURG VA 22407
- 11729 ROOSEVELT ROAD FREDERICKSBURG VA 22407
- 11729 LEGACY WOODS DRIVE FREDERICKSBURG VA 22407
- 11729 MAPLE GROVE ROAD FREEDOM NY 14065
- 11729 SOUTH RIVER FRONT PARKWAY SOUTH JORDAN UT 84095
- 11729 FRUEHAUF DRIVE CHARLOTTE NC 28273
- 11729 INNISBROOK CIRCLE FREDERICKSBURG VA 22407
- 11729 OLD FRANKLIN TURNPIKE UNION HALL VA 24176
- 11729 ARTHUR LANE BLDG FREDERICKSBURG VA 22407

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5

Makeover Coming SOON...

My Groups

National Roofing Group

- Roster
- Meetings
- Info Request

Group Data Trends Group Info

Monthly Group Trade Balance v. Past Due Average % Past Due

18%

Period: 12 mos

Sample Testing Group

- Roster
- Reports
- Alerts
- Group Report

Group Data Trends Group Info

Monthly Group Trade Balance v. Past Due Average % Past Due

36%

Period: 12 mos

Reports

- 30-Day Credit Report History
- Alert Submittal History
- Credit Question History
- Legal Bulletin Search
- Recently Revised Credit Reports
- Suspicious Activity History

Credit Reference

- Usage Monitor
- Set Daily Limit

Revision List

- Revision Requests (3)
- Revisions Requested (47)

6

Non-Member Credit Reference

- ✓ Effectively “outsource” responding to incoming requests
- ✓ You control access - and to what frequency
- ✓ Reduce risk: consistent, historical, accurate reporting
- ✓ Option to provide references in percentages or dollars
- ✓ Member’s control & distribute Security Code
- ✓ CAPTCHA integration – irritating but necessary



7

Registration & Use Agreement

Credit Reference Login/Registration

Use Agreement:

The Credit Information you are about to view electronically has been prepared by NACM Tampa, Inc. based upon information provided by one of its members and **IS INTENDED FOR NON-MEMBERS** who do not have access to the NACM Tampa, Inc. Credit Database. You may make one printed copy of this Electronic information for your own use. You may not distribute, transmit, or otherwise circulate the Electronic Information to anyone outside of your credit department. Your acceptance of this agreement confirms that this information will be used by the credit department **ONLY**.

USE OF THIS INFORMATION FOR ANY OTHER PURPOSE IS STRICTLY PROHIBITED.


I have read and understand this Use Agreement and agree to be bound by its terms

Please Enter Your Company Email Address

Email Address

Please Enter Security Code

Access Code

I'm not a robot
 

Click here if you are having a problem completing the reCaptcha verification



8

Database Search

Your Company Name Database Search

*** For best results we recommend searching by the **7-digit phone number** of the business you are attempting to obtain a credit reference on.
 If no results are found, we recommend searching by the business name and state. ***

Business Reference Phone Search

Phone #

SUBMIT

Business Reference Search

Business Name

Address

City

State

SUBMIT



9

Inquirer Receives Your Data Only

CONFIDENTIAL CREDIT REFERENCE

Credit Reference On:
 XYZ Company
 SAN ANTONIO TX 78278

From:
 Your Company Name
 Apollo Beach FL 33572

Date		High	Balance	Current	Days Beyond Term		
Fept	Open	Credit			1-30	31-60	61-90
0417	0417	\$101K	\$20K	\$2,549	\$252	\$590	\$1,301

HISTORY OF AVERAGE BALANCES PREVIOUSLY REPORTED

PERIOD	BALANCE	CURRENT	1-30	31-60	61-90
Last 3 Months	\$10K	\$506	\$1,727	\$18K	\$5,680
Last 6 Months	\$10K	\$14K	\$17K	\$14K	\$4,032
Last 12 Months	\$42K	\$14K	\$12K	\$18K	\$2,218
Last 24 Months	\$10K	\$15K	\$12K	\$7,217	\$2,926

You may not distribute, transmit, or otherwise circulate this Electronic Information to anyone outside of your credit department.
 This Credit Reference is produced based upon information provided to NACH Tampa, Inc. by the Company listed above. The data has been collected in good faith and is presented as reported to NACH. We control the information contained herein and shall not be liable to any party for the collection and communication of this information. The data contained in this report is for information purposes only, no judgment or recommendation concerning credit decisions is given or implied by this document. The recipient must determine its own credit decisions. NACH Tampa, Inc. assumes no responsibility for any such decisions.

10

Member's Oversee the Activity

The image shows a sequence of three screenshots from a member's dashboard. The first screenshot shows a 'REPORTS' menu with 'CREDIT REFERENCE' highlighted in yellow and a red arrow pointing to it. The second screenshot shows the 'CREDIT REFERENCE MONITOR LIST' form with fields for Starting Date (09/02/2019), Ending Date (10/02/2019), Data (Reports Viewed), and Output (Screen). The third screenshot shows the 'SET DAILY CREDIT REFERENCE LIMIT' form with fields for Maximum references allowed (15), Maximum searches allowed (9999), and a Security Code (XXXXXX). A red arrow points to the 'SET DAILY CREDIT REFERENCE LIMIT' form.

11

Tools to Target Possible Risk

1) Account Monitor Service (AMS)

- You establish criteria
- Monitor key variables
- Free daily email of accounts meeting YOUR criteria
- Members' AR # included in notification
- Auto-login directly from email notification
- Available 24/7 on Member dashboard

2) Portfolio Risk Analysis (PRA)

- Free benchmarking/segmentation by statistical risk class – Level 1
- Compare performance against groups, industry & other NACM contributors
- Protect your company from repeat orders from high risk customers
- Credit custom presentation-worthy reports
- Performance review material

12

Account Monitor Service (AMS)

- ✓ You establish criteria
- ✓ Monitor key variables
- ✓ Free daily email of accounts meeting YOUR criteria*
- ✓ 2 ways to access the NTCR on accounts that really matter
- ✓ Members' AR number included in email notification & criteria detail
- ✓ Auto-login directly from email notification



13

AMS eMail Notification

From: noreply@cicnetwork.com [mailto:admin@nacmtampa.com]
Sent: Thursday, May 11, 2017 2:20 PM
To: Jane Doe
Subject: Account Monitor Report Log (Sample Member Company Inc)

Account Monitor Notification Report for 05/11/2017:

NACM ID	SUBJECT NAME & ADDRESS	AR#	REASON
11427982	BOCA RATON REGIONAL HOSPITAL 800 MEADOWS RD BOCA RATON FL	519702	UCC
14489777	EMATTERS INC COO 244 2ND AVE, N, SUITE 8 SAINT PETERSBURG FL	472998	Legal
4259372	FLUQUA ELECTRIC INC 2411 CYREBS GARDENS BLVD WINTER HAVEN FL	197529	Tradeline
2748856	G PRODUX INC 3275 SW 42ND STREET FORT LAUDERDALE FL	196968	Tradeline
6290971	HOWARD FERTILIZER 8306 S ORANGE AVE PO BOX 593800 ORLANDO FL	360268	Tradeline
718676	IMAR OUPET INC 3100 SW TENTH ST 231 SW 5TH ST POMPANO BEACH FL	205646	Tradeline
790569	BEACH SERVICE & EQUIPMENT 7027 W BROWARD BLVD SUITE 282 PLANTATION FL	374104	Tradeline
560375	SCOTT (HAURICE J) INC 1758 W NORTH A ST 4615 W LOUGHMAN ST TAMPA FL	207948	Legal

Monitoring Criteria:

- Monitoring the Entire AR with \$5,000 in the 31 days and older past due buckets.
- Alert codes that are being monitored are ACS,ATT,BCL,BNK,CFP,COD,COL,CRW,CWO,DEM,DSP,HDS,LEG,LNS,MON,MSC,NSF,NTE,NTR,OOB,P/D,PSP,RTM,SLO,STP, at least \$5,000.
- Liens that are being monitored are A/DG,AML,A3D,A3AL,BNK,CL,CPL,CNF,CID,05,D/DG,ETL,FTL,FLR,FN,FCL,ICM,IBK,JDG,JDGR,04,L5,LN,LP,MLL,ML,MLR,MUL,NTA,NA,NC,NL,PR,PRJ,PRJL,PTL,RLR
- Collection claims that are being monitored with an amount of at least \$5,000
- Bankruptcies are being monitored.
- Inquiries are being monitored.
- UCC are being monitored.

You have subscribed to the Account Monitor Service (AMS) from NACM Anywhere, Inc. To unsubscribe or change your parameters please contact us at

NACM Anywhere, Inc.
 P.O. Box 22827
 Anywhere, MN 55322
 Tel: (813) 555-1234
 Fax: (813) 555-4321



14

AMS

From Direct Link in eMail or Member Dashboard

Subject ID	Trigger Date	Subject Name & Address	AR#	Reason	Last Pull Date
6420911	3/27/2019	21ST CENTURY ELECTRIC 1530 NW 26TH AVE POMPANO BEACH, FL 33069	208208	Tradeline	Never
3679427	3/27/2019	A & G ELECTRICAL TECHNOLOGIES INC 11638 CORPORATE LAKE BLVD SAN ANTONIO, FL 33576-8088	240576	Tradeline	Never
222733	4/5/2019	A & W ELECTRIC CO INC 455 GUSS HIPPI BLVD ROCKLEDGE, FL 32955	220701	Tradeline	Never
147030	4/4/2019	A A ADVANCED ELECTRICAL			Never
3512199	3/27/2019	A LIGHTING MAIN			Never
12793325	4/4/2019	A-TECH CONSULTING			Never
8859881	3/26/2019	AA ACTION ELECTRICAL			Never
12224271	4/1/2019	ACCESS BUILDERS INC			Never
7158339	4/5/2019	ACE AIR COND INC			Never
13639290	3/23/2019	ACET RECYCLING LLC			Never
1099251	4/2/2019	ACOUSTI ENGINEER 33687			Never
19177175	3/27/2019	ACTIVE CONTROLS INC			Never

NACM National Trade Credit Report

DO NOT DISCLOSE TO SUBJECT

Distributed By: NACM Analytics
123 Main St., Anywhere, NY 10001
(888) 999-8888

DEMO CORPORATION 3271529
12345 MAIN ST
TAMPA, FL 33607-1111 UNITED STATES
(800) 888-7777
Fax: (800) 555-1212

SUMMARY OF TOP INDUSTRIES

IND CODE	INDUSTRY TYPE	DET LINES	BALANCE
HMCR	HOME CENTERS	3 2	\$ 362,083.00
CONC	CONCRETE	0 3	\$ 156,863.00
APWH	APPLIANCE WHOLESALES	3 7	\$ 101,376.00
PRINTS	PRINTS	2 1	\$ 52,218.00
OTHER	OTHER INDUSTRIES	15 26	\$ 125,096.00

OTHER NAMES

NAME	TYPE
SAMPLE, INC.	DBA

RELATED SUBJECTS

RELATED SUBJECT NAME
SAMPLE PROPERTIES INC (4943606)

TOTAL: 1

PREDICTIVE SCORE

PREDICTIVE SCORE (RANGE: 1-5) | RISK CLASS (L,LS,M,HL,S)

Score: 3
Low to Moderate Risk

PREDICTIVE FACTORS

THE SCORE LEVERAGES 12 MONTHS OF HISTORICAL TRADE DATA TO ESTIMATE FUTURE BEHAVIOR.

- A firm's higher balances in the current bucket is indicative of lower risk.
- In a previous 12 months, a firm's high number of reported trade lines is indicative of lower risk.
- Over previous 12 months, a firm's balances in the current bucket has high variability, which is indicative of higher risk.
- Score is better than 30.4% of subjects in the database.

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WESTERN CREDIT CONFERENCE
HELPING AMERICA GROW BETTER

15

Portfolio Risk Analysis (PRA)

What is Your Value?

- ✓ Free benchmarking/segmentation by statistical risk class – Level 1
- ✓ Compare performance against groups, industry & other NACM contributors
- ✓ Protect your company from repeat orders from high risk customers
- ✓ Credit custom presentation-worthy reports
- ✓ Performance review material



16

Portfolio Risk Analysis (PRA)

AGRICULTURAL TL: 2,798
📄 🖨️

Portfolio Risk Analysis - Demo Demo Company

For all subjects with the trade date of: 3/15/2018 and after: ? Portfolio Last Updated: 5/16/2018 3:34:41 AM [REFRESH](#)

Period	Class	Description	\$ Exposure	Pct	Accounts	Pct
05/2018	1	Very Low Risk	\$139,260,345	29.3	173	17.1
05/2018	2	Low Risk	\$145,489,333	30.6	216	21.4
05/2018	3	Low to Moderate Risk	\$43,569,317	9.2	152	15.0
05/2018	4A	High Risk	\$91,171,970	19.2	69	6.8
05/2018	4B	Very High Risk	\$3,506,686	0.7	7	0.7
05/2018	5	Extreme Risk	\$1,197,253	0.3	4	0.4
05/2018	996	25% of total balance 90+ days past due	\$3,800,941	0.8	11	1.1
05/2018	997	Bankruptcy reported within the last 24 months	\$16,106	0.0	2	0.2
05/2018	999	Fewer than 3 trade experiences within the last 12 months	\$47,892,433	10.1	376	37.2
Total			\$475,904,384		1,010	

Demo Company \$ Exposure by State

\$-1,007 ■ \$110,866,892

Demo Company Scoring Chart (by dollars)

Demo Company Accounts by State

CALIFORNIA
Accounts: 109

1 ■ 128

Demo Company Scoring Chart (by accounts)

17

Export Option, Interactive Maps & Access to NTCR

AGRICULTURAL TL: 2,798
📄 🖨️

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Total			\$475,904,384		1,010	

Demo Company \$ Exposure for CA

\$-396,656 ■ \$2,901,052

Demo Company Accounts for CA

SAN FRANCISCO
Accounts: 3

#	Subject ID	AR#	Subject Name	City	St	Country	\$ Exposure	TradeDate	TL
1.	1120932	10671	Subject 1	HILMAR	CA	US	\$2,901,052	4/29/2018	25
2.	7445098	102134	Subject 2	FRESNO	CA	US	\$1,549,869	4/29/2018	22
3.	1438603	10431	Subject 3	EL MONTE	CA	US	\$1,120,882	4/29/2018	17
4.	11240743	10630	Subject 4	CORONA	CA	US	\$1,101,392	4/29/2018	19
5.	1107072	11071	Subject 5	HAYWARD	CA	US	\$979,334	4/29/2018	9

18

Level 1 Data Fields

Level One (L1)	
Basic information on health of account. Includes Risk Class, dollars outstanding and number of members reporting.	
Date of Export	12/15/2016
Date of Score Refresh	12/10/2016
Date of Trade	11/30/2016
Risk Class	4A
Risk Class Description	High Risk
Account Number	47896754
Account Name	Bloomington's Inc
City	New York
State	NY
Zip	01290
Country	US
Exposure	\$2,255,492
NACM ID	7084070
Trade Line Count	103
NTCR Link	(direct to report when member is logged in)

- Date of Export
- Date of Score Refresh
- Date of Trade
- Risk Class
- Risk Class Description
- Account #
- Account Name
- City
- State
- Zip
- Country
- Exposure
- NACM ID #
- Tradeline Count
- Active Link to NTCR



19

GCSC3

Industry Analysis Report

NEW
The **Industry Analysis Report** provides insight into the payment behaviors of customers of a specific industry. It shows the DBT trend over the past 12 months, score and DBT changes of other industries, average balances of the customers as well as past due trends in the last 6 months.



20

GCSC3 IAR = the information and analytics provided on this report is
NOT specific to the member; but is specific to OTHER sources
(members) that are selling the same customers

Gina Calabrese Sylvester, CMP, 9/24/2019

Industry Analysis Report

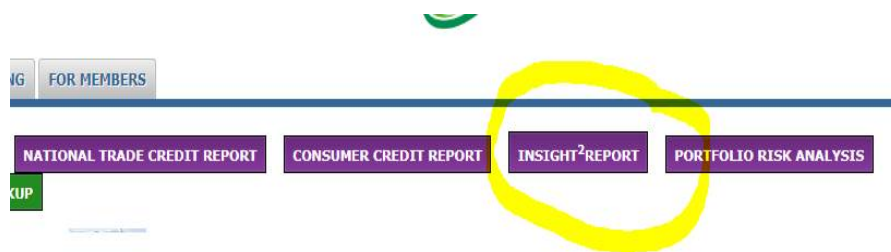
- The IAR Report provides insight into the payment behaviors of **customers** of a specific industry.
 - Average balances of the customers as well as past due trends for the last 6 months
 - It shows the DBT trend over the past 12 months
 - Score & DBT changes of other industries
 - Gives source specific information regarding OTHER industries that purchase from common customers
- Delivered to your eMail Inbox & available on your NACM dashboard
 - Sign up for one or multiple industries
 - Complimentary subscription trials available NOW – **give it a test drive**



21

Insight² Report

A **single, comprehensive report** with 2 of your favorite, trusted sources



22

Insight² Report

INSIGHT² REPORT

Insight² Report
Merge credit information from NACM's National Trade Credit Report and Experian into a single comprehensive report.

Just fill out this simple form with the name and address of the business. It only takes up to a few minutes to generate the report.

CALVERY SERVICES

1602 E

- 1602 PALOMINO DRIVE SHERWOOD AR 72120
- 1602 BRITNEY DRIVE SHERWOOD AR 72120
- 1602 GRAVESEND NECK ROAD BROOKLYN NY 11229
- 1602 PARKER AVENUE SOUTHWEST CLEVELAND TN 37311
- 1602 SOUTH GLENWOOD AVENUE RUSSELLVILLE AR 72801
- 1602 RIDGEWOOD AVENUE LAKEWOOD OH 44107
- 1602 BOSTON AVENUE NJ
- 1602 NORTH MAIN STREET FUQUAY VARINA NC 27526
- 1602 CAMPBELL STREET TOLEDO OH 43607
- 1602 TANNER BRIDGE JEFFERSON CITY MO 65101

\$0.00 Submit

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ON THE
FAST LANE
WESTERN CREDIT COMPETENCY
SERVING AMERICA'S SMALL BUSINESS

23

Insight² Report

INSIGHT² REPORT

Insight² Report
Merge credit information from NACM's National Trade Credit Report and Experian into a single comprehensive report.

You searched for
CALVERY SERVICES
1602 E 3RD, TAMPA, FL

We found the following results from our providers. Please review these carefully. Once submitted, you will be charged at your affiliate level for the report.

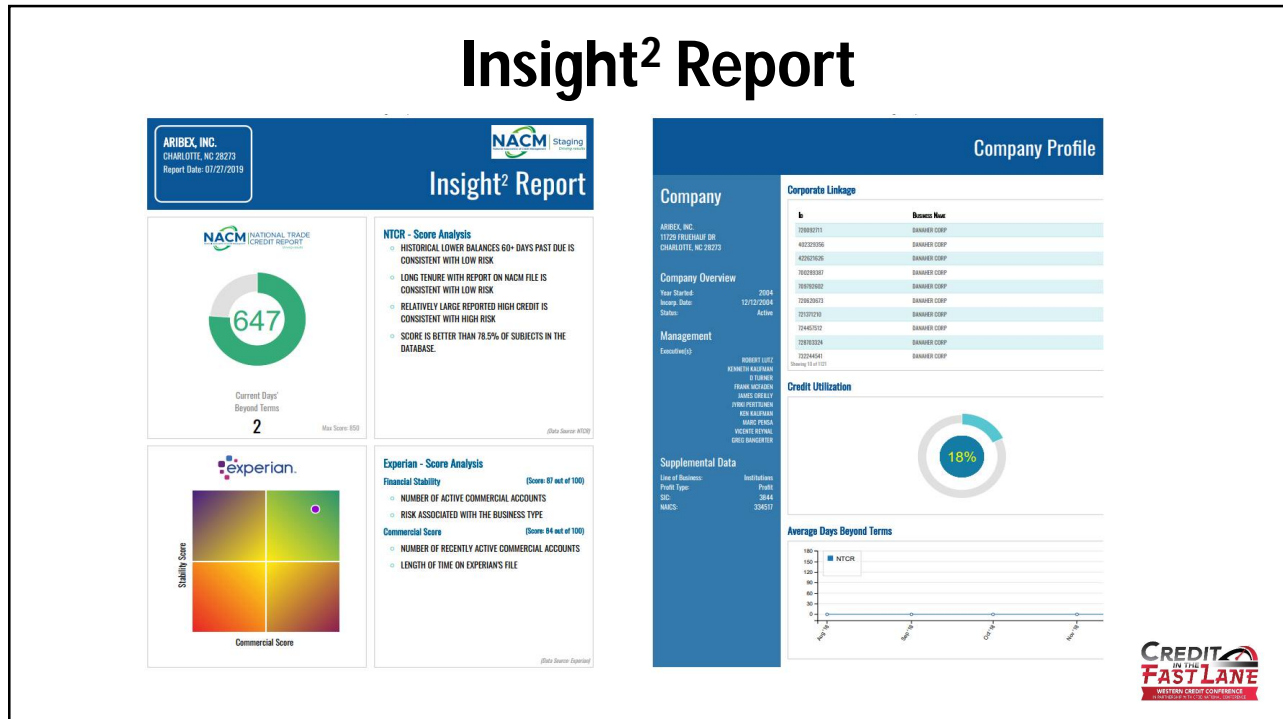
Provider	Business Name/Address	TL	FL	B	P	U	C	O
NACM NATIONAL TRADE CREDIT REPORT	CALVERY SERVICES CORP 1602 E 3RD AVE, TAMPA, FL 33605, US PHONE: (813) 354-8984	3	0	0	0	1	0	0
	HOME SENSE SYSTEMS LLC 1602 E 3RD AVE STE B, TAMPA, FL 33605, US PHONE:	0	0	0	0	1	0	0
Experian	CALVERY SERVICES CORP 1602 E 3RD AVE, TAMPA, FL 33605 PHONE: (813) 354-8994	8						

\$37.00 Search Again Submit

CREDIT
ON THE
FAST LANE
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SERVING AMERICA'S SMALL BUSINESS

24

Insight² Report



25

Why Should My Company Contribute Data?

- ✓ Support the NACM credit community
- ✓ Save time in preparing for NACM industry credit group meetings
- ✓ Increase leverage with customers
- ✓ Enhance your customers' creditworthiness profiles
- ✓ Reward prompt payers
- ✓ Access to tools to target risk
- ✓ Reduce fraud
- ✓ Protect your company
- ✓ Save staff time responding to credit reference requests*



26

Why is NACM Your Safe Place?

- ✓ NACM Members, Affiliates & Partners are contractually prohibited from using credit report information and data for sales or marketing purposes
- ✓ NACM does NOT collectively sell or redistribute trade data to anyone
- ✓ SOC 2 audit compliant (*Service Organization Control 2, reports on various organizational controls related to security, availability, processing integrity, confidentiality or privacy*).
- ✓ Cyber insurance underwritten by Lloyd's, London



Do you know where **your** data is going?



27

Check Out Our Preferred & Connectivity Partners

NTCR Preferred Partners

From your platform:

- Access and purchase the NTCR
- Contribute your aging from your preferred partner platform

If you're already using an NTCR Preferred Partner platform to facilitate your credit decisions, ask them how easy it is to contribute your accounts receivable aging to NACM's National Trade Credit Report databases. Reporting your customers' payment histories will help them not only build, but also individually maintain a strong credit history, instantly accessible to NACM members worldwide.

NACM members can also purchase NACM National Trade Credit Reports from within our Preferred Partners' platforms; to learn more, ask one of our preferred software partners or your participating Affiliate today!

The NTCR Preferred Partners make it easier than ever to contribute data and access reports.

CONNECTIVITY PARTNER

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28



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National Association of Credit Management | CREDIT REPORT

